

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

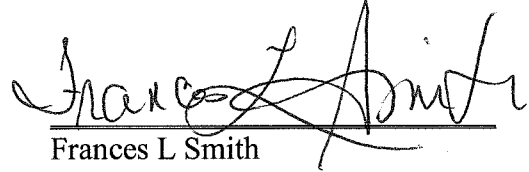
IN RE:	:	Chapter 13
	:	
Frances L. Smith	:	Case No: 15-51080
	:	
Debtor(s)	:	Judge: Preston

DEBTOR'S AFFIDAVIT REGARDING CHAPTER 13 PLAN

STATE OF OHIO	}
	} ss.
COUNTY OF FRANKLIN	}

Frances L. Smith, being first duly sworn, states that she is the debtor herein and that she is committed to make her Chapter 13 payments and pay her debts. Debtor has filed for Chapter 13 in order to protect her home from foreclosure and pay as much as she is able to towards the accounts of her creditors. Debtor realizes that if she continues to file for Chapter 13 and let her cases dismiss she will continue to have financial problems and will eventually lose her house.

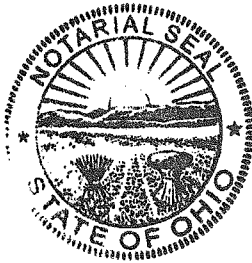
Debtor's finances have stayed the same since she last filed for bankruptcy. However, debtor is more mature and has learned how to manage her money better which will allow her to make her Chapter 13 payments each month. In the past, debtor's non-filing spouse has been less than cooperation but has now agreed to attribute his income to the household expenses and plan payments.



Frances L Smith

STATE OF OHIO }
 }
COUNTY OF FRANKLIN } ss.

Sworn to and subscribed in my presence on this 8th day of April, 2015.



NATALIE N ZWICKER
Notary Public, State of Ohio
My Commission Expires 05-20-2019



Notary Public